

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of]	
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Guest, John et al.]	
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Serial No.: 10/539,461]	Examiner: Ade, Oger Garcia
]	
Filed: January 28, 2008]	Art Unit: 3687
]	
For: Payment System]	

INFORMATION DISCLOSURE STATEMENT

Mail Stop IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

This information disclosure statement is filed in accordance with 37 C.F.R. §§1.56, 1.97, and 1.98, and specifically:

- ☒ under 37 C.F.R. 1.97(b), or
(within Three months of filing national application; or date of entry of international application; or before mailing date of first Office action on the merits; or before the mailing of a first Office action after the filing of a request for continued examination)

- ☐ under 37 C.F.R. 1.97(c) together with either a:
 - ☐ Statement Under 37 C.F.R. 1.97(e), or
 - ☐ a \$180.00 fee under 37 C.F.R. 1.17(p), or
(After the C.F.R. 1.97(b) time period, but before the final office action or notice of allowance, whichever occurs first)

- ☐ under 37 C.F.R. 1.97(d) together with a:
 - ☐ Statement under 37 C.F.R. 1.97(e), and
 - ☐ a \$180.00 fee under 37 C.F.R. 1.17(p).

No fees are believed due. However, the Commissioner is authorized to charge deposit account 50-0766 to the extent any fees are owed, but not to include the issue fee.

- ☒ Applicant(s) submit herewith *Form PTO/SB/08A – Information Disclosure Statement by Applicant* together with any required copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may or may not be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 C.F.R. 1.56.

The following rights are reserved by the Applicant(s): the right to establish the patentability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to offer.

This statement should not be construed as a representation that an exhaustive search has been made, or the information more material to the examination of the present application does not exist. The Examiner is specifically requested not to rely solely on the materials submitted herewith. The Examiner is requested to conduct an independent and thorough review of the documents, and to form independent opinions as to their significance.

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO-1449 to indicate the documents have been considered.

Respectfully submitted,
WILLIAMS MULLEN, PC

Date: 7-9-2010

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